

Walter O'Cheskey  
Chapter 13 Trustee  
6308 Iola Ave., Suite 100,  
Lubbock TX 79424  
(806) 748-1980  
(806) 748-1956 FAX  
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**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION**

**IN RE:  
PATRICK KEITH SWANER  
LORI DENISE SWANER  
8106 CR 241**

**CLYDE, TX 79510**

**CASE NO:09-10258-RLJ-13  
HEARING DATE: 08-26-2013  
HEARING TIME: 11:00 AM**

**DEBTOR ATTORNEY: MONTE J WHITE & ASSOCIATES PC**

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**MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION**

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Date: July 2, 2013

Pursuant to 11 U.S.C. 1329, the Standing Chapter 13 Trustee requests the following Modification of Debtor(s) confirmed Plan herein:

**I  
History of the Case**

1. Date Case Filed: July 9, 2009
2. Date of Section 341 Meeting: August 7, 2009
3. Date of Confirmation: August 14, 2009
4. First Payment Date: August 8, 2009
5. Total Plan Term Prior to this Modification: 60

**II  
Modification Requested**

Raise debtor's payment from \$780.00 to \$1,780.00 beginning in August, 2013 for a new base of \$58,800.00.

**III  
Reason for Modification**

Debtor(s) 2012 tax return shows that Debtor(s) adjusted gross income is \$135,747.00. Schedule I on file shows an annual income of \$67,281.96. Modification is requested to raise Debtor(s) payment and/or base accordingly.

Respectfully Submitted,

/s/ Walter O'Cheskey  
Walter O'Cheskey, Chapter 13 Trustee  
6308 Iola Ave., Suite 100,  
Lubbock TX 79424

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION**

**IN RE:  
PATRICK KEITH SWANER  
LORI DENISE SWANER**

**CASE NO: 09-10258  
HEARING DATE: 08-26-2013  
HEARING TIME: 11:00am**

**A/K/A:  
D/B/A:**

**A/K/A 2: LORI DENISE BYRD  
D/B/A 2:**

**NOTICE OF HEARING, PRE-HEARING CONFERENCE AND ATTACHED MODIFICATION OF PLAN AFTER  
CONFIRMATION**

**NOTICE OF HEARING**

On 08-26-2013, which is at least twenty-eight (28) days from the date of service hereof, at 11:00am a **HEARING** on the above and foregoing "Modification of Plan After Confirmation" will be held in

**FOR LIVE COURT  
US COURTHOUSE ROOM 2000A  
3RD AND PINE  
ABILENE, TEXAS 796040000**

**FOR VIDEO COURT  
US COURTHOUSE ROOM 2201  
3RD & PINE  
ABILENE, TEXAS 796040000**

Creditors are not required to attend unless they have objections to the Modification.

**NOTICE OF PRE-HEARING CONFERENCE**

A **PRE-HEARING CONFERENCE** will be held at the same location listed above at 8:30am Hearings on Motions to Modify Plans with objections not resolved at the **PRE-HEARING CONFERENCE** will be heard by the Court at the scheduled Hearing time.

**NOTICE** is hereby given that pursuant to 11 U.S.C. 1329 the attached "Modification of Plan" dated 7/2/2013, **will be** approved by the Court as the Debtor's Modified Chapter 13 Plan unless a party in interest files a written "Objection to the Modification" within twenty-one (21) days of service hereof, and the Debtor has made any subsequent payments required under the Modified Plan. An "**Objection to Modification**" should be filed with the Bankruptcy Court at the following address:

**CLERK OF THE BANKRUPTCY CT  
1205 TEXAS AVE #306  
LUBBOCK, TEXAS 794010000**

Walter O'Cheskey  
 Chapter 13 Trustee  
 6308 Iola, Suite 100  
 Lubbock, TX 79424  
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IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE NOTHERN DIVISION OF TEXAS  
 ABILENE DIVISION

IN RE:

PATRICK KEITH SWANER & LORI DENISE SWANER

CASE NO: 09-10258-RLJ-13

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the attached document was sent via First Class Mail to the below listed parties at the addresses supplied as follows.

Name & Address	Name & Address
PATRICK KEITH SWANER 8106 CR 241  CLYDE, TX 79510	LORI DENISE SWANER  -
INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS, TX 75242-	INTERNAL REVENUE SERVICE PO BOX 7317  PHILADELPHIA, PA 19101-7317
MONTE J WHITE & ASSOCIATES PC ATTORNEY AT LAW ABILENE 402 CYPRESS SUITE 310 ABILENE, TX 79601-0000	INTERNAL REVENUE SERVICE PO BOX 7346  PHILADELPHIA, PA 19101-7346
WALTER O'CHESKEY TRUSTEE 6308 IOLA AVENUE  LUBBOCK, TX 79424-0000	OFFICE OF THE CH13 TRUSTEE 6308 IOLA AVENUE  LUBBOCK, TX 79424-
RESURGENT CAPITAL SERVICES PO BOX 10587  GREENVILLE, SC 29603-0587	US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE  WASHINGTON, DC 20530-0000
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4  FT WORTH, TX 76102-6882	FORD MOTOR CREDIT COMPANY DRAWER 55-953 CHAPTER 13 PO BOX 55000 DETROIT, MI 48255-0953
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS, TX 75242-0000	US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS, TX 75242-1699
DAIMLER CHRYSLER SERVICES PO BOX 860  ROANOKE, TX 76262-	WEST CENTRAL TEXAS COLLECTION BUREAU PO BOX 2586  ABILENE, TX 79604-2586
PORTFOLIO RECOVERY ASSOCIATES PO BOX 41067  NORFOLK, VA 23541-	T & P FEDERAL CREDIT UNION 101 S MAIN ST  BIG SPRING, TX 79720-
BASSEL & WILCOX PO BOX 11509  FORT WORTH, TX 76110-	CITIFINANCIAL PO BOX 70923  CHARLOTTE, NC 28272-0923
FIRST FINANCIAL BANK NA 400 PINE ST  ABILENE, TX 79601-5108	CITIFINANCIAL PO BOX 499  HANOVER, MD 21076-

## CERTIFICATE OF SERVICE

GE MONEY BANK  
C/O RECOVERY MANAGEMENT SYSTEMS CORP  
25 SE 2ND AVE STE 1120  
MIAMI,FL 33131-

CALLAHAN COUNTY TAX COLLECTOR  
100 W 4TH ST STE 101  
BAIRD,TX 79504-

DELL FINANCIAL SERVICES  
BANKRUPTCY DEPARTMENT  
12234 N IH 35  
AUSTIN,TX 78753-

MCCREARY VESELKA BRAGG & ALLEN  
PO BOX 1269  
ROUND ROCK,TX 78680-

COUNTY OF CALLAHAN  
C/O MCCREARY VESALKA BRAGG & ALLEN  
PO BOX 1269  
ROUND ROCK,TX 78680-

CITIFINANCIAL INC  
PO BOX 140489  
IRVING,TX 75014-

MICHAEL REED  
MCCREAY VESELKA ET AL  
PO BOX 1269  
ROUND ROCK,TX 78680-

CITICORP TRUST BANK FSB  
PO BOX 168648  
IRVING,TX 75016-

DELL FINANCIAL SERVICES  
C/O RESURGENT CAPITAL SERVICES  
PO BOX 10390  
GREENVILLE,SC 29603-

CHRYSLER FINANCIAL SERVICES  
PO BOX 9001897  
LOUISVILLE,KY 40290-1897

COLLECTION  
PO BOX 10587

GREENVILLE,SC 29603-

PRA RECEIVABLES MANAGEMENT  
PORTFOLIO RECOVERY ASSOC  
PO BOX 12914  
NORFOLK,VA 23541-

PRA RECEIVABLES MANAGEMENT  
PORTFOLIO REC ASSOC  
PO BOX 41067  
NORFOLK,VA 23541-

PORTFOLIO RC  
ATTN BANKRUPTCY  
120 CORPORATE BLVD SUITE 100  
NORFOLK,VA 23502-

CANDICA  
C/O WEINSTEIN & RILEY  
2001 WESTERN AVENUE STE 400  
SEATTLE,WA 98121-

CAPITAL ONE  
6125 LAKEVIEW ROAD, STE 800  
CHARLOTTE,NC 28269-

FORD MOTOR CREDIT COMPANY  
PO BOX 6275

DEARBORN,MI 48121-

VANDA LLC  
C/O WEINSTEIN & RILEY PS  
PO BOX 3978  
SEATTLE,WA 98124-

VANDA LLC  
C/O WEINSTEIN & RILEY PS  
2001 WESTERN AVE SUITE 400  
SEATTLE,WA 98121-

ECMC  
PO BOX 16408  
SAINT PAUL,MN 55116-0408

ECMC  
LOCKBOX 8682  
PO BOX 16478  
ST PAUL,MN 55116-0478

Dated: 07/02/2013

/s/ Walter O'Cheskey  
Chapter 13 Trustee  
By: A. Ammons